

The Application Process: FAFSA to ISIR

The laws governing the FSA programs require that a person apply for aid with a form provided by the Department of Education (ED) and that no fee be charged for processing it. This form is the “Free Application for Federal Student Aid” (FAFSA), and its online version is “FAFSA on the Web.”

To be considered for federal student aid, a student must complete a FAFSA unless he is only applying for a PLUS loan. The FAFSA collects financial and other information used to calculate the expected family contribution (EFC) and to confirm a student’s eligibility through computer matches with other agencies.

Schools can’t require extra information from students to apply for federal aid—except for verification or resolving conflicting data. The FAFSA is the only form students need to fill out.

TYPES OF APPLICATIONS

Students can fill out a paper FAFSA, or they can apply electronically using FAFSA on the Web or, with their school’s help, FAA Access to CPS Online. Students who have applied in previous years may be able to use a simplified form, the renewal FAFSA.

Paper FAFSA

Many students still use the paper FAFSA, which they can order from the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243). You can also order bulk quantities of the FAFSA to distribute on your campus or through outreach events. Go to www.edpubs.org/bpos to access our online ordering system.

FAFSA on the Web

Your students can use FAFSA on the Web at www.fafsa.ed.gov to complete an application online and submit it directly to the Central Processing System (CPS). Students can also correct any of their previously submitted data except for the SSN. There is much online help, and students can also call 1-800-4-FED-AID.

FAA Access to CPS Online

You can submit a student’s application data at FAA Access to CPS online (www.fafsa.ed.gov/FOTWebApp/faa/faa.jsp). You can also connect to the site through EDEExpress.

Exception to FAFSA filing requirement

If the only federal aid a dependent student wants to receive is a PLUS loan to her parents, she doesn’t have to complete a FAFSA, but one of her parents will need to complete a loan application and promissory note. Also, the student must still meet all the usual eligibility criteria, and the parent must meet the PLUS eligibility requirements.



Free CPS/SAIG technical support for schools or their destination points

1-800-330-5947
CPSSAIG@ed.gov

Advantages of electronic filing

We strongly recommend electronic applications over the paper FAFSA because of the following benefits of the former:

- Faster processing than paper applications
- Fewer errors and rejected applications because internal and end-of-entry data edits ensure that required fields are completed and conflicts are resolved prior to submission
- Skip logic, which helps “shorten” the form by allowing applicants to skip over questions that don’t pertain to them
- Availability of online help

Websites for students

www.fafsa.ed.gov

- ➔ FAFSA on the Web
- ➔ Corrections on the Web
- ➔ Renewal FAFSA on the Web
- ➔ Check status of application
- ➔ Online SAR

www.pin.ed.gov

PIN website

www.studentaid.ed.gov

Higher education portal for students

FAFSA on the Web demo

You can use the FAFSA on the Web demonstration to train financial aid staff or to show students how to use the online application. Go to

http://fafsademotest.ed.gov and type in **eddemo** for the user name and **fafsatest** for the password.

Before submitting the data, print out the “echo document” with the signature page for the student (and parent) to sign. Alternately, you can have the student fill out and sign a paper FAFSA, but to reduce the need for paper applications, we recommend the former method. As noted on p. 34, you will need to retain either the echo document or FAFSA for your records.

The PIN

The Personal Identification Number (PIN), along with other identifiers, gives students Internet access to their information in FSA systems. Students can get a PIN by going to the website at **www.pin.ed.gov**. Those without a PIN will automatically receive one if their application was signed, passed the data match (see the next page) with the Social Security Administration, and had a complete address. Students will receive an envelope with the number or an e-mail (if an e-mail address was given) with a secure link to their PIN online. Applicants can use the PIN to:

- ◆ electronically sign a FAFSA on the Web or access and sign a renewal FAFSA on the Web
- ◆ correct their FAFSA online using Corrections on the Web
- ◆ see their EFC and other student aid report information as soon as the FAFSA is processed
- ◆ review their financial aid history as maintained in the National Student Loan Data System (NSLDS)
- ◆ access direct loan information and tools, including online entrance and exit counseling
- ◆ sign electronic promissory notes for direct loans

Students should not give their PIN to anyone, and no school official, financial advisor, or other person should ask for it. The unauthorized use of a PIN by other than the owner may result in the deactivation of the PIN or the invalidation of signed documents, including FAFSAs and promissory notes. See Dear Colleague Letter GEN-04-10.

Renewal FAFSA

Though returning students can use a regular FAFSA, they should be encouraged to use a renewal FAFSA instead because some data from the application the student filed the year before will already be filled in. The student can review each item, correct any that has changed, and provide new information as needed. The renewal FAFSA can be submitted on the Web (which requires a PIN) or on paper.

Beginning with 2005-2006 the only students who received a **paper renewal FAFSA** in the mail were those designated by their school and who met certain requirements (see the margin note).

These students should have received renewal FAFSAs in the mail sometime after November 15, 2004. Students who received a paper renewal FAFSA should already have a PIN and can choose to reapply using **Renewal FAFSA on the Web**.

Instead of a paper renewal FAFSA, most students were automatically sent a renewal reminder, by e-mail if the student provided an e-mail address or by regular mail if he did not. Reminders sent via regular mail will contain the student's PIN, and they will be forwarded if a student's forwarding address has been left with the post office.

PROCESSING THE FAFSA

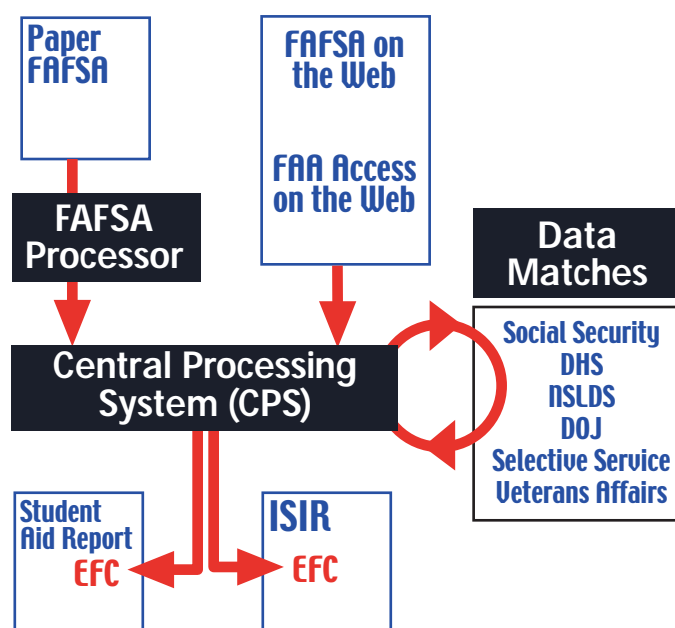
If the FAFSA was submitted on paper, it goes first to the FAFSA processor for data entry and then to the CPS. If the FAFSA was signed and submitted on the Web, it goes directly to the CPS. If a Web applicant indicated she would sign electronically later or send a paper signature page, the FAFSA goes to a signature hold file for up to 14 days. If some type of signature hasn't been received in that time, the application will be sent to the CPS but will be rejected; processing won't resume until a signature is received. See the next section on output documents.

The CPS uses the application data to calculate the EFC and to match against several databases: those of NSLDS, the Department of Justice, the Social Security Administration, and the Department of Veterans Affairs; the Department of Homeland Security's database of noncitizens and the Selective Service System registration database.

Who gets a paper renewal FAFSA

Schools can designate certain students to receive a paper renewal application. These are students who in 2004–2005:

- Provided a deliverable mailing address on their application,
- Did not use the Web to file an application or to make a correction,
- Did not provide a valid e-mail address on their application, and
- Were not fifth-year undergraduates or graduate/professional students.



From FAFSA
to SAR/ISIR

2005-2006 Application Processing System Summary of Changes Process Guide

This was posted on 11-24-04. Go to www.ifap.ed.gov and select "Electronic Announcements" and "2004."

The CPS also checks the application for possible inconsistencies and mistakes. For instance, if a dependent student reported the parents' marital status as married but reported the household size as "2," the edit checks would catch the inconsistency. Even when data is inconsistent, the CPS may be able to calculate an EFC based on assumptions. For applications that your school submits through FAA Access, you can anticipate certain assumptions and correct or override information on the student's first FAFSA submission. Students who submit applications using FAFSA on the Web or Renewal FAFSA on the Web can also correct or override some of the CPS edits before submitting the application.

OUTPUT DOCUMENTS: THE SAR AND ISIR

After processing is complete, the CPS produces output documents or records that show the information the student originally provided, the EFC, the results of the eligibility matches, and information about any inconsistencies identified through the CPS edits. If the CPS was unable to calculate an EFC, the output record will not show one.

There are two basic types of output documents: the *Institutional Student Information Record* (ISIR), which is sent electronically to the schools the student lists on the FAFSA (or adds later), and the *Student Aid Report* (SAR), which is sent to the student.

Reject example

Sioned is living with her boyfriend. She reports on the FAFSA that she's single, but also reports her boyfriend's income as spouse's income. Her application is rejected; she receives a reject reason code of 11 and a comment explaining that she reported contradictory information. Sioned must submit a correction to blank out the boyfriend's income.

You will receive an ISIR for the student only if she puts your school (there is space for six) on her FAFSA. If your school is not listed, you can request an ISIR for her through FAA Access if you have her data release number or DRN. The DRN appears in the bottom left corner of the first page of the SAR and at the top of the correctable pages. It's also on the ISIR in the "FAA Information Section" if your school originally entered the student's application data through FAA Access. The DRN and PIN are different: the DRN authorizes your access to the student's application information; the PIN is the student's personal code, which she should give to no one. A school may ask for the student's DRN, but it should never request the PIN.

Schools are required to receive ISIRs and to accept SARs from students, but they cannot require students to submit SARs to the school in order to receive aid. We recommend making corrections electronically, via Corrections on the Web or FAA Access; however, a school can require the student to use a SAR to make corrections. If you don't have an ISIR for a student who has provided a SAR, you **must** use the SAR to award and disburse the student financial aid. You must also make sure that your school is added to the CPS record for the student (see p. 98).

The SAR arrives in one of three ways. Students who give an e-mail address, whether on a paper (FAFSA or renewal FAFSA) or electronic application (FAA Access or FAFSA or Renewal FAFSA on the Web) will receive an e-mail with a link to an online SAR that they can access by providing their SSN, date of birth, and first two

letters of their last name. Students who don't give an e-mail address and who apply with a paper application will receive a paper SAR. Students who apply electronically and don't provide an e-mail address will receive a SAR Acknowledgement, which has fewer and less detailed comments than the SAR and which can't be used for corrections as the SAR can. If a student or parent signature is missing, students will receive a rejected paper SAR if they did not give an e-mail address or an e-mail with a link to the rejected SAR on the Web if they did give an e-mail address.

The SARs and ISIRs include comment codes and text explaining any questionable results from the matches and edits described above. For some of these there will also be a C code, which you must resolve before paying the student aid. For instance, if a student has defaulted on a federal student loan, the SAR and ISIR will note this in several places, including comments to the student and the NSLDS financial aid history page.

For other problems, the SAR and ISIR will show that the student's application has been rejected and no EFC has been calculated. The SAR will tell the student how to remove the reject by providing signatures or more information or by correcting errors. Reject codes are given in the FAA Information section, and a complete list of reject codes is in *The ISIR Guide 2005-2006* at www.ifap.ed.gov.

DEADLINES

The application processing cycle lasts 18 months. For the 2005-2006 award year, applications were accepted beginning January 1, 2005 and will be accepted until June 30, 2006.

The CPS processor must receive a student's electronic FAFSA transmission by June 30, 2006. **A paper FAFSA must be legible, and it must be mailed to the Federal Student Aid Programs address listed on the FAFSA in time for the processor to receive it by June 30, 2006. There are no exceptions to these deadlines.** An electronic application cannot be received before January 1, 2005, and if it is received after June 30, 2006, it will not be processed. A paper application received before January 1, 2005, or after June 30, 2006, will be returned unprocessed with a letter of explanation. If it is signed before and received after January 1, 2005, it will be accepted, but the student will receive a rejected SAR asking him to date and re-sign the SAR and return it for processing.

In addition to the above dates, the following are anticipated deadlines for the 2005-2006 award year:

- Corrections on a paper SAR must be received by September 15, 2006.
- Corrections through Corrections on the Web or FAA Access to CPS Online must be received and accepted by the CPS before midnight (central time) on September 15, 2006.

Resources for aid administrators

For questions about EDconnect, EDExpress, and Renewal FAFSAs, call CPS/WAN customer service: 1-800-330-5947

For bulk orders of FAFSAs, technical systems publications, and more, visit the "Bookstore" at the FSA Schools Portal: www.fsa4schools.ed.gov

Deadline Date Notice

Every year the Department publishes in the Federal Register a deadline notice that provides all the processing deadline dates. The deadline notice for the 2004–2005 award year was published on April 13, 2005. When the official deadline notice for the 2005–2006 award year is published, it will be available on the IFAP website.

- Address and school changes through the Federal Student Aid Information Center (FSAIC) can be made through September 15, 2006.
- A school must pay or offer to pay any disbursements for a student if it receives a SAR or ISIR with an official EFC while she is enrolled and eligible, but not later than September 15, 2006.
- To give a Pell grant to a student, a school must have a valid output document (one with an EFC computed from correct data) while the student is still enrolled for the award year or in the timeframe the student qualifies for a late disbursement under 34 CFR 668.164(g) (4) (i), but no later than September 15, 2006.
- For students selected for verification (both ED-selected and school-selected), the school must have verification documents, and for Pell recipients a valid output document, no later than 120 days after the last day of enrollment or September 15, 2006, whichever is earlier. Schools may set earlier deadlines for the campus-based and loan programs.

The date the institution receives the ISIR is considered to be the date the CPS processed the ISIR transaction. This process date is listed on the first page of the SAR and ISIR.